

**LIBERTY SHARES, INC.**

	Disbursement Date 02/20/2009	RSSD (Holding Company) 1086748	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2014 \$ millions	2015 \$ millions	%chg from prev		
Assets	\$540	\$529	-2.1%		
Loans	\$303	\$270	-10.8%		
Construction & development	\$52	\$40	-22.1%		
Closed-end 1-4 family residential	\$61	\$54	-10.9%		
Home equity	\$12	\$10	-14.9%		
Credit card	\$3	\$3	-10.0%		
Other consumer	\$6	\$6	8.4%		
Commercial & Industrial	\$29	\$31	6.4%		
Commercial real estate	\$110	\$100	-9.0%		
Unused commitments	\$36	\$34	-7.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$53	\$59	9.9%		
Asset-backed securities	\$0	\$0			
Other securities	\$55	\$37	-33.2%		
Cash & balances due	\$87	\$120	38.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$512	\$504	-1.6%		
Deposits	\$510	\$502	-1.5%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$28	\$25	-12.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	5.5%	5.3%	--		
Tier 1 risk based capital ratio	8.3%	7.9%	--		
Total risk based capital ratio	9.5%	9.1%	--		
Return on equity <sup>1</sup>	14.7%	-4.4%	--		
Return on assets <sup>1</sup>	0.7%	-0.2%	--		
Net interest margin <sup>1</sup>	3.4%	3.1%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	18.7%	21.8%	--		
Loss provision to net charge-offs (qtr)	10.3%	86.6%	--		
Net charge-offs to average loans and leases <sup>1</sup>	6.3%	1.0%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2014	2015	2014	2015	
Construction & development	33.8%	30.6%	4.7%	0.8%	--
Closed-end 1-4 family residential	3.2%	5.1%	0.2%	0.0%	--
Home equity	1.0%	0.8%	0.0%	0.0%	--
Credit card	0.0%	0.4%	1.1%	1.8%	--
Other consumer	0.7%	0.4%	3.0%	2.8%	--
Commercial & Industrial	5.1%	3.7%	0.9%	0.0%	--
Commercial real estate	9.8%	11.0%	1.2%	0.1%	--
Total loans	13.2%	12.6%	1.6%	0.3%	--